

**PUBLICATION DATES:** September 11, 2014, September 18, 2014, September 25,  
2014, October 2, 2014  
**NEWSPAPER:** The DeSoto Times Tribune

**SUBSTITUTE TRUSTEE'S NOTICE OF FORECLOSURE SALE**

WHEREAS, on April 24, 2006, Jennifer J. George and Johnny R. Hamilton, III executed a certain deed of trust to Lender's Title & Escrow, LLC, Trustee for the use and benefit of Challenge Financial Investors, Corp., which deed of trust is of record in the office of the Chancery Clerk of DeSoto, County, state of Mississippi, in Book 2461, Page 459; and

WHEREAS, said deed of trust was ultimately assigned to WELLS FARGO BANK, NATIONAL ASSOCIATION, as Trustee under POOLING AND SERVICING AGREEMENT Dated as of September 1, 2006 SECURITIZED ASSET BACKED RECEIVABLES LLC TRUST 2006-HE2 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-HE2 and recorded in Book 3655, Page 591; and WHEREAS WELLS FARGO BANK, NATIONAL ASSOCIATION, as Trustee under POOLING AND SERVICING AGREEMENT Dated as of September 1, 2006 SECURITIZED ASSET BACKED RECEIVABLES LLC TRUST 2006-HE2 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-HE2 and said beneficiary has substituted Holly Ratcliff, as Trustee by instrument recorded in the Chancery Clerk's Office on June 7, 2013 in Book 3655, Page 593; and

WHEREAS, Default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, WELLS FARGO BANK, NATIONAL ASSOCIATION, as Trustee under POOLING AND SERVICING AGREEMENT Dated as of September 1, 2006 SECURITIZED ASSET BACKED RECEIVABLES LLC TRUST 2006-HE2 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-HE2, the legal holder of said indebtedness, having requested the undersigned Substitute Trustee in said deed of trust, will on October 7, 2014 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the main front door of the County Courthouse of DeSoto County in Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, Mississippi, to wit:

10-7-14

Lot 541, Section M, Magnolia Estates Subdivision, situated in Section 35, Township 1 South, Range 6 West, as per plat thereof recorded in Plat Book 51, Page 8, in the Chancery Clerk's Office of Desoto County, Mississippi.  
A.P.N.:1067352400054100

I will convey only such title as vested in me as Substituted Trustee.

Holly Ratcliff

Substituted Trustee  
Jauregui & Lindsey, LLC  
2110 Devereux Circle  
Birmingham, AL 35243  
(205) 970-2233

Publication dates: September 11, 2014, September 18, 2014, September 25, 2014, October 2, 2014

Substitute Trustee's Notice of Sale

9/12/14 9:11:17  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 30th day of June, 2006, and acknowledged on the 30th day of June, 2006, Jennifer Shackleford, Billy Shackleford, wife and husband, executed and delivered a certain Deed of Trust unto Kathryn L. Harris, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Community Mortgage Corporation, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 2510 at Page 512; and

WHEREAS, Jennifer Shackleford, Billy Shackleford, wife and husband, is also known as Jennifer Shackelford and Billy Shackelford per the land records of DeSoto County, Mississippi; and

WHEREAS, on the 3rd day of March, 2010, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto Citimortgage, Inc., by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3141 at Page 311; and

WHEREAS, on the 11th day of March, 2014, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3789 at Page 545; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 7th day of October, 2014, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 6 Blocker Pass Subdivision, located in Section 34, Township 1 South, Range 6 West, DeSoto County, Mississippi as recorded in Plat Book 67, Pages 11, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 29th day of August, 2014.



Emily Kaye Courteau  
Substitute Trustee  
855 S Pear Orchard Rd., Ste. 404, Bldg. 400  
Ridgeland, MS 39157  
(318) 330-9020

ls/F14-0193

PUBLISH: 9.16.14/ 9.23.14/ 9.30.14

10-7-14

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 9th day of June, 2010, and acknowledged on the 9th day of June, 2010, Boonmee Srisawan, a single man, executed and delivered a certain Deed of Trust unto Scott R. Valby, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Guaranty Bank & Trust Company, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi, in DK T Book 3176 at Page 589; and

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to Lakeview Loan Servicing, LLC, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3803 at Page 70; and

WHEREAS, on the 15th day of July, 2014, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3847 at Page 146; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 7th day of October, 2014, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 113, Section D, Crumpler Place Subdivision, situated in Section 32, Township 1 South, Range 6 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 48, Pages 15-16, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 28th day of August, 2014.



Emily Kaye Courteau  
Substitute Trustee  
855 S Pear Orchard Rd., Ste. 404, Bldg. 400  
Ridgeland, MS 39157  
(318) 330-9020

jkw/F14-0203

PUBLISH: 9-16-14 / 9-23-14 / 9-30-14

10-7-14

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 5th day of April, 2001, and acknowledged on the 5th day of April, 2001, Amy L. Yarbrough, executed and delivered a certain Deed of Trust unto Thomas F. Baker, IV, Trustee for First Horizon Home Loan Corp., dba First Tennessee Home Loans, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1311 at Page 0750 and also rerecorded in Book 1361 at Page 0769; and

WHEREAS, on the 5th day of April, 2001, First Horizon Home Loan Corporation d/b/a First Tennessee Home Loans, assigned said Deed of Trust unto The Leader Mortgage Company, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 1318 at Page 0544 and also rerecorded in Book 1369 at Page 0727; and

WHEREAS, on the 11th day of July, 2007, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2753 at Page 594; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 7th day of October, 2014, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 35, Section B, Dogwood Manor, situated in Section 34, Township 1 South, Range 6 West, City of Olive Branch, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 67, Page 22, in the office of the Chancery Clerk of Desoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 6th day of August, 2014.



Emily Kaye Courteau  
Substitute Trustee  
855 S Pear Orchard Rd., Ste. 404, Bldg. 400  
Ridgeland, MS 39157  
(318) 330-9020

ls/F07-1317

PUBLISH: 9-16-14/ 9-23-14/ 9-30-14

10-7-14

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 11th day of December, 2008, and acknowledged on the 11th day of December, 2008, Richard Alan Ray, unmarried, executed and delivered a certain Deed of Trust unto Dennis F. Hardiman, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Advanced Financial Services, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 2975 at Page 473; and

WHEREAS, on the 20th day of January, 2012, the Holder of said Deed of Trust filed a Loan Modification Agreement of Deed of Trust by instrument recorded in the office of the aforesaid Chancery Clerk of Court in DK T Book 3391 at Page 238; and

WHEREAS, on the 13th day of April, 2012, Mortgage Electronic Registration Systems, Inc., as nominee for Advanced Financial Services, Inc., assigned said Deed of Trust unto Citimortgage, Inc., by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3428 at Page 548; and

WHEREAS, on the 22nd day of August, 2014, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3867 at Page 89; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 7th day of October, 2014, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

The following described real property located and situated in DeSoto County, Mississippi, and more particularly described as follows, to-wit:

Lot 67, Edgewood Estates, Planned Unit Development, Second Addition, situated in Section 20, Township 3 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 67, Pages 49-50, in the office of the Chancery Clerk of DeSoto County, Mississippi.

The warranty in this deed is subject to restrictive covenants and utility easements shown on plat of said subdivision, subdivision and zoning regulations in effect in DeSoto County, Mississippi, rights of ways and easements for public roads and public utilities and all applicable building restrictions and easements of record, Health Department regulations in effect in DeSoto County, Mississippi, and any prior reservation of minerals of every kind and character, including, but not limited to, oil, gas, sand and gravel, in, on and under the afore described real property.

Being the same property conveyed from Katherine F. Wells to Richard Alan Ray by deed recorded April 02, 2004 in Book 468, page 720 in the registrar's office of DeSoto County.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 10th day of September, 2014.



Emily Kaye Courteau  
Substitute Trustee  
855 S Pear Orchard Rd., Ste. 404, Bldg. 400  
Ridgeland, MS 39157  
(318) 330-9020

ls/F14-0901

PUBLISH: 9.16.14/ 9.23.14/ 9.30.14

10-7-14

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 10th day of December, 2003, and acknowledged on the 10th day of December, 2003, Dennis Hale and wife, Natalie Hale, executed and delivered a certain Deed of Trust unto First National Financial Title Services, Inc., Trustee for Wilmington Finance, a division of AIG Federal Savings Bank, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 1891 at Page 211; and

WHEREAS, Dennis Hale is also known as Dennis R. Hale, per the land records of DeSoto County, Mississippi; and

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to U.S. Bank National Association as Indenture Trustee for Springleaf Mortgage Loan Trust 2013-2 by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3855 at Page 582; and

WHEREAS, on the 30th day of July, 2014, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3855 at Page 585; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 7th day of October, 2014, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 3, Fox Hunt Subdivision, Section 26, Township 1 South, Range 6 West, as shown by plat of record in Plat Book 50, Page 8, Chancery Clerk's Office for DeSoto County, Mississippi, to which plat reference is hereby made for a more complete legal description.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 8th day of September, 2014.



Emily Kaye Courteau  
Substitute Trustee  
855 S Pear Orchard Rd., Ste. 404, Bldg. 400  
Ridgeland, MS 39157  
(318) 330-9020

/F14-0375

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10-7-14

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 17th day of January, 2008, and acknowledged on the 17th day of January, 2008, Quenshanta Robinson, a single woman, executed and delivered a certain Deed of Trust unto TRSTE, Inc., Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Wachovia Mortgage Corporation, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 2847 at Page 437; and

WHEREAS, on the 29th day of January, 2014, Mortgage Electronic Registration Systems, Inc., as nominee for Wachovia Mortgage Corporation, assigned said Deed of Trust unto Wells Fargo Bank, N.A., by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3774 at Page 128; and

WHEREAS, on the 5th day of May, 2014, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3813 at Page 158; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 7th day of October, 2014, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 272, Neighborhood T, Cherry Tree Park Subdivision, situated in Section 16, Township 2 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 100, Page 44, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 11th day of September, 2014.



\_\_\_\_\_  
Emily Kaye Courteau  
Substitute Trustee  
855 S Pear Orchard Rd., Ste. 404, Bldg. 400  
Ridgeland, MS 39157  
(318) 330-9020

/F14-0436

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10-7-14



**SUBSTITUTED TRUSTEE'S NOTICE OF SALE**

WHEREAS, on July 30, 2004, Adrian D. Walker, a single woman executed a certain deed of trust to John H. Shows, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for DeSoto Home Mortgage, LLC, its successors and assigns which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2044 at Page 178 and re-recorded in Book 2,151 at Page 316 and modified in Book 3,562 at Page 44; and

WHEREAS, said Deed of Trust was subsequently assigned to Community Trust Bank by instrument dated August 14, 2012 and recorded in Book 3, 489 at Page 407 and again assigned by instrument dated July 1, 2014 and recorded in Book 3,838 at Page 117 in the aforesaid Chancery Clerk's office; and

WHEREAS, Community Trust Bank d/b/a Cimarron Mortgage has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated August 19, 2014 and recorded in Book 3,868 at Page 412 in the aforesaid Chancery Clerk's office; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Community Trust Bank d/b/a Cimarron Mortgage, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on October 7, 2014 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 153, Section C, The Highlands at North Creek, situated in Section 17, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 71, Page 5, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 9th day of September, 2014.



Shapiro & Massey, LLC  
SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC  
1080 River Oaks Drive  
Suite B-202  
Flowood, MS 39232  
(601)981-9299

9070 Triple Crown Loop East  
Southaven, MS 38671  
12-005790AH

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September 16, 23 and 30, 2014

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